



BANK of WHITTIER
National Association

Electronic Communications Disclosure and Consent

Please read this information carefully, print and retain a copy for your reference. This document is provided in accordance with the Electronic Signatures in Global and National Commerce Act (E-Sign Act), which was signed into law on June 30, 2000.

This Electronic Communications Disclosure and Consent (collectively, “Electronic Communications”) describes how Bank of Whittier, N.A. (“Bank”) delivers communications to you electronically. The Bank may amend this disclosure at any time by posting a revised version on our website (www.bankofwhittier.com). The revised version will be effective at the time the Bank posts it. In addition, if the revised version includes a substantial change, we will provide you with 30 days’ prior notice by posting notice of change on our Homepage.

Introduction

This Electronic Communications Disclosure and Consent covers all of your accounts, products, and services with Bank of Whittier, N.A. either currently or in the future. This includes, but is not limited to, the following account, product, and service types:

- Deposit accounts (e.g. checking, saving, time of certificate of deposit, etc.),
- Credits (e.g. mortgage, auto loan, commercial real estate loan, etc.),
- Online services (e.g. online banking, bill pay, etc.), and
- Other services (e.g. wire transfer, etc.).

The words “I”, “you” and “your” means each account holder, product owner and/or service user identified on an account, product or service.

In connection with your application for credit, deposit account, and/or online service (collectively, “application”) and/or existing accounts, products, and services (collectively, “existing services”) that you currently have with the Bank, you have the option to receive important information about your application and/or existing services electronically. Any and all electronics disclosures, agreements, documents, and communications are collectively referred to as “Electronic Communications”. Electronic Communications may include, but is not limited to, the following:

- Application for credit / account;
- Certain information or forms that the Bank request from you and ask you to submit electronically (e.g. tax returns, bank statements, IDs, signature cards, Form W-9, etc.);
- Updates/decisions related to your application;
- Disclosures, notices and other information related to the opening or maintaining your accounts, products, and services that may be required by the Equal Credit Opportunity Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Truth in Savings Act, Fair Credit Reporting

Act, Electronic Fund Transfer Act, Gramm Leach Bliley Act or other applicable federal or state laws and regulations;

- Terms and conditions that govern your application;
- Agreements and policies you agree to (e.g. Wire Transfer Agreement, Electronic Banking, Telephone Transfer Agreement, Authorization Agreement for Automatic Mortgage Payment, etc.), including updates to these agreements or policies;
- Periodic, annual, or monthly statements, disclosures and notices relating to the maintenance or operation of an account, product, or service including, but not limited to account information, account activity, account inactivity, payments made or due, or other statements, disclosures or notices that may be required by the Equal Credit Opportunity Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Truth in Savings Act, Fair Credit Reporting Act, Electronic Fund Transfer Act, Gramm Leach Bliley Act or other applicable federal or state laws and regulations (e.g. privacy, account escrow, account statement, etc.);
- Any notice or disclosure regarding an account, product or service fee, such as a late fee, insufficient fund, stop payment order, wire transfer fee, etc.; and
- Certain tax statements or notices that the Bank is legally required to provide to you such as IRS Form 1098 and Form 1099;

Bank of Whittier, N.A. will provide you these communications by emailing / faxing them to you at a valid e-mail address / fax number which you have provided to the Bank and/or posting them on the Bank's website.

Consent and Acknowledgement

By signing below, you (including any joint account-holders and co-applicants) acknowledge receipt of this Electronic Communications Disclosure and Consent form, and consent to the delivery of Electronic Communications via the Internet to an e-mail address and/or fax number you will designate to receive such Electronic Communications. Upon your consent to receive Electronic Communications, we will provide certain Electronic Communication through our website. In such cases, we will send you an e-mail that informs you when relevant information is available for your viewing on our website. That communication will include instructions on how to access the information from our website.

You also confirm that you meet the Hardware and Software Requirements listed below and are able to access and retain Electronic Communications from Bank of Whittier, N.A. Your Consent to Electronic Communication applies to all applications, accounts, products, and services which you have now or may have in the future, with Bank of Whittier, N.A

Withdrawing Consent

You may withdraw your consent at any time with 30 days prior written notice to Communications electronically by writing to as at:

Bank of Whittier, N.A.
Attn: Electronic Communications Delivery
15141 E. Whittier Blvd.
Whittier, CA 90603

You can also fax your request to **(562) 945-5031 attn: Electronic Communication Delivery.**

Hardware and Software Requirements

To receive Electronic Communications, you must ensure that you are able to receive information electronically and retain it. You will need the following computer hardware and software, and fax machine:

- A computer with an Internet connection;
- A current web browser that includes 128-bit encryption or higher (e.g. Internet Explorer version 9.0 and above, Mozilla Firefox version 25.0 and above, Google Chrome version 6.0 and above, or Safari version 6.0 and above) with cookies enabled;
- Adobe Acrobat Reader version 9.0 and above to open documents in .pdf format;
- A valid e-mail address;
- Sufficient storage space to save past Communications or an installed printer to print them; and
- A fax machine with a phone line connection;

Copies of Electronic Communications

You may request a paper copy of any Electronic Communication. If you wish to obtain a paper copy of any of the Electronic Communication, you may contact us at Toll Free (855) 269-1122. If you request paper copies, you understand and agree that Bank of Whittier, N.A. may charge you a Records Request Fee for each Communication.

Updating Contact Information

It is your responsibility to keep your primary e-mail address and fax number updated so that Bank of Whittier, N.A. can communicate with you electronically. If your e-mail address and/or fax number change, please contact us at Toll Free (855) 269-1122 to provide us with updated information through which future Electronic Communications will be received by you. If you fail to notify us of any change in your e-mail address and/or fax number, you agree that we may provide Electronic Communications to you at the e-mail address and/or fax number maintained in our records and provided by you. Any Electronic Communications we send to you will be deemed to have been provided on the date we deliver the e-mail and/or fax to you advising you of their availability online.